

Information to identify the case:

Debtor 1	<u>Edward J Krotulis</u>	Social Security number or ITIN	xxx-xx-8036
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Patricia A Krotulis</u>	Social Security number or ITIN	xxx-xx-2244
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-16062-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward J Krotulis

Patricia A Krotulis

8/8/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward J Krotulis
Patricia A Krotulis
Debtors

Case No. 19-16062-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 08, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Edward J Krotulis, Patricia A Krotulis, 721 Skoog Court, Brick, NJ 08724-5106
cr	+ LYONS MORTGAGE SERVICES, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Motion federal credit union, c/o Mckenna DuPont Stone & Washburne, 229 Broad Street, Red Bank, NJ 07701-2009
518142245	+ Amex/Dsnb/ Macy's, 9111 Duke Blvd, Mason, OH 45040-8999
518284409	+ LYONS MORTGAGE SERVICES, INC., CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD, EWING NJ 08618-1430
518142258	Lyons Mortgage Srvcs I, 428 Phillips Blvd, Ewing, NJ 08618
518200666	+ Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 08 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 08 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518142246	Email/Text: collectors@arresourcesinc.com	Aug 08 2024 20:45:00	Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422
518142247	+ EDI: BANKAMER	Aug 09 2024 00:38:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518245023	+ EDI: BANKAMER2	Aug 09 2024 00:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518245991	Email/PDF: bncnotices@becket-lee.com	Aug 08 2024 21:10:20	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518199290	+ Email/Text: RASEBN@raslg.com	Aug 08 2024 20:44:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518283606	+ EDI: CITICORP	Aug 09 2024 00:38:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518142250	+ EDI: CITICORP	Aug 09 2024 00:38:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
518142251	+ EDI: WFNNB.COM	Aug 09 2024 00:38:00	Comenitybank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
518142252	+ EDI: WFNNB.COM	Aug 09 2024 00:38:00	Comenitybk/Bonton, Po Box 182789, Columbus, OH 43218-2789
518210336	Email/Text: BKCourtNotices@yourmortgageonline.com		

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		Aug 08 2024 20:45:00	Discover Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
518142253	Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 08 2024 20:45:00	Discover Bank/Dmi, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047
518142259	EDI: CITICORP	Aug 09 2024 00:38:00	Macys/Dsnb, Po Box 8218, Mason, OH 45040
518283592	EDI: Q3G.COM	Aug 09 2024 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518158000	EDI: DISCOVER	Aug 09 2024 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518142254	+ EDI: DISCOVER	Aug 09 2024 00:38:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
518156950	+ EDI: DISCOVERSL.COM	Aug 09 2024 00:38:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
518142256	+ EDI: IRS.COM	Aug 09 2024 00:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518142248	EDI: JPMORGANCHASE	Aug 09 2024 00:38:00	Chase Card, Po Box 15298, Wilmington, DE 19850
518142249	EDI: JPMORGANCHASE	Aug 09 2024 00:38:00	Chase Card-Disney, Po Box 15298, Wilmington, DE 19850
518142257	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 08 2024 20:44:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518270315	Email/PDF: resurgentbknotifications@resurgent.com	Aug 08 2024 20:48:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518142261	Email/Text: mgreenwood@motionfcu.org	Aug 08 2024 20:44:00	Motion Federal Cu, 360 N Wood Ave, Linden, NJ 07036
518711057	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711058	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518275469	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518275483	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518275359	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518275477	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Old Navy Visa Card, POB 41067, Norfolk VA 23541
518274579	EDI: PRA.COM	Aug 09 2024 00:38:00	Portfolio Recovery Associates, LLC, c/o Pc Richards, POB 41067, Norfolk VA 23541
518275475	^ MEBN	Aug 08 2024 20:41:35	Portfolio Recovery Associates, LLC c/o Old Navy Vi, POB 41067, Norfolk VA 23541-1067
518265486	EDI: Q3G.COM	Aug 09 2024 00:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518142262	+ Email/Text: ngisupport@radiusgs.com	Aug 08 2024 20:45:00	Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
518263293	EDI: SALLIEMAEBANK.COM	Aug 09 2024 00:38:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
518142263	+ EDI: SALLIEMAEBANK.COM		

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518142264	+ EDI: CITICORP	Aug 09 2024 00:38:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
518142265	+ EDI: DISCOVERSL.COM	Aug 09 2024 00:38:00	Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
518142266	EDI: SYNC	Aug 09 2024 00:38:00	Student Loan Corp, Po Box 30948, Salt Lake City, UT 84130-0948
518142267	+ EDI: SYNC	Aug 09 2024 00:38:00	Syncb/Care, C/O P.O. Box 965036, Orlando, FL 32896-5036
518142269	+ EDI: SYNC	Aug 09 2024 00:38:00	Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
518142270	EDI: SYNC	Aug 09 2024 00:38:00	Syncb/Old Navy, 4125 Windward Plaza, Alpharetta, GA 30005-8738
518144465	^ MEBN	Aug 09 2024 00:38:00	Syncb/PC Richard, C/O P.O. Box 965036, Orlando, FL 32896-5036
518189401	+ Email/Text: bncmail@w-legal.com	Aug 08 2024 20:43:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518142271	+ EDI: WTRRN BANK.COM	Aug 08 2024 20:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518142272	+ EDI: CITICORP	Aug 09 2024 00:38:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
518142273	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 09 2024 00:38:00	The Home Depot/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
518168862	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 08 2024 20:45:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
518245798	EDI: WFFC2	Aug 08 2024 20:45:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518252237	EDI: WFFC2	Aug 09 2024 00:38:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518142274	+ EDI: WFFC2	Aug 09 2024 00:38:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518142275	+ EDI: WFFC	Aug 09 2024 00:38:00	Wf Crd Svc, Po Box 14517, Des Moines, IA 50306-3517
		Aug 09 2024 00:38:00	Wf Efs, Po Box 84712, Sioux Falls, SD 57118-4712

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518142255		Fm/Gs2 Tru
518142260		Motion Fcu
518142268		Syncb/Lowe
cr	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, Discover Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
518201169	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marc C Capone	on behalf of Debtor Edward J Krotulis ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Joint Debtor Patricia A Krotulis ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Michael R. DuPont	on behalf of Creditor Motion federal credit union dupont@redbanklaw.com lori@redbanklaw.com
Robert P. Saltzman	on behalf of Creditor Discover Bank dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Lyons Mortgage Services Inc. ecf@powerskim.com
William M.E. Powers	on behalf of Creditor Lyons Mortgage Services Inc. ecf@powerskim.com
William M.E. Powers, III	on behalf of Creditor Lyons Mortgage Services Inc. ecf@powerskim.com

TOTAL: 12